

For Immediate Release

Company Name: Shinsei Bank, Limited
Name of Representative: Shigeki Toma
President and CEO
(Code: 8303, TSE First Section)

Shinsei Bank Enters Business Alliance with RHB Bank Berhad, a Commercial Bank in Malaysia

Tokyo (Monday, March 23, 2015) --- Shinsei Bank, Limited (“Shinsei Bank”) announced today that it has signed a memorandum of understanding on a business alliance concerning institutional business with RHB Bank Berhad (“RHB”), a major commercial bank in Malaysia, on January 30, 2015. Shinsei Bank aims to build a long-term relationship with RHB as its strategic partner, and through collaboration in business matching and other services with RHB, Shinsei Bank will further strengthen its support structure for the business expansion of institutional customers into Malaysia and other ASEAN countries where RHB operates, as well as build networks with local companies that have relationships with Japanese companies in order to enlarge the Bank’s customer base and increase earnings opportunities.

In this alliance which covers business matching and institutional lending services, Shinsei Bank will provide business matching support and financing to Japanese companies entering into Malaysia as well as build networks with local companies and participate in their financing transactions through RHB. Furthermore, Shinsei Bank will seek to develop collaborative business opportunities leveraging its networks with Japanese regional financial institutions.

Shinsei Bank has been increasing its involvement in initiatives that aim to support the overseas expansion of its institutional customers through partnerships with local financial institutions including those in India and Vietnam, and to assist the entry of small- and medium-sized enterprises into ASEAN countries through its alliance with Forval Corporation. With the development of its middle class, Malaysia has a growing consumer market, and is attracting the attention of Japanese small- and middle-sized enterprises, and in particular those in consumable goods and service industries, as a destination for business expansion. The RHB Banking Group is the fourth largest fully integrated financial services group in Malaysia and conducts business in ASEAN countries including Malaysia, Singapore, Thailand, and Indonesia. Through this business alliance, Shinsei Bank looks establish a foothold in Malaysia and will work to expand its networks to the wider ASEAN region in order to enhance the Bank’s support structure for the entry of institutional customers into Asia.

[Outline of RHB Bank Berhad]

Name: RHB Bank Berhad
Established: October 4, 1965 (as the Development and Commercial Bank)
Representatives: Tan Sri Azlan Zainol, Non-Independent Non-Executive Chairman
Dato’ Khairussaleh Ramli, Managing Director
Headquarters Location: Kuala Lumpur, Malaysia
(Address: Towers Two & Three, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia)
Shareholding Structure: RHB Capital Berhad (100%) (as of December 31, 2013)
Total Assets: MYR 145,573 million (approx. JPY 4,671.0 billion) (as of December 31, 2013)
Charter Capital: MYR 3,318 million (approx. JPY 106.4 billion) (as of December 31, 2013)

Shinsei Bank is a leading diversified Japanese financial institution providing a full range of financial products and services to both institutional and individual customers. The Bank has total assets of 9.0 trillion yen on a consolidated basis (as of December 31, 2014) and a network of outlets throughout Japan. Shinsei Bank demands uncompromising levels of integrity and transparency in all its activities to earn the trust of customers, staff and shareholders. The Bank is committed to delivering long-term profit growth and increasing value for all its stakeholders. News and other information about Shinsei Bank is available at <http://www.shinseibank.com/corporate/en/>